

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
AT ORLANDO**

In re:

John Zargari and Heidi Zargari

Bankruptcy No. 10-13505-KSJ
Chapter 7
Judge Karen S Jennemann

Discover Bank, Issuer of the Discover Card,
Plaintiff,

vs.

John Zargari,
Defendant.

ADV. NO. 10-00235-KSJ

NONDISCHARGEABLE JUDGMENT

Based upon the Stipulation of the Parties, referenced as document #5, IT IS HEREBY ADJUDGED
AND DECREED:

1. The sum of **\$2,500.00** owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The non-discharged sum of **\$2,500.00** shall be paid as follows: **the sum of \$2,500.00 on or before 10/16/2010.** The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

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3. Payments are to be made to:

Accounts Receivable
Attn: Discover Bank, Issuer of the Discover Card
WEINSTEIN & RILEY, P.S.
P.O. Box 3978
Seattle, WA 98124
INCLUDE ACCOUNT NUMBER ON PAYMENTS

Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the sum of **\$2,500.00**, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$2,500.00**, less any payments made, shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.
6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy, including (but not limited to) garnishment of wages or bank accounts, and the filing of liens, without further notice.

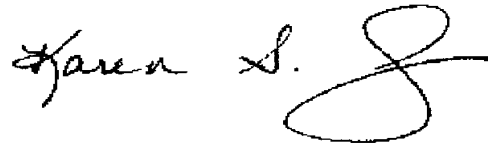
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7. The parties shall pay their own attorney fees and costs in this matter.

Done and Ordered on October 12, 2010



Karen S. Jennemann
BANKRUPTCY JUDGE

Furnished copies to:

Kenneth S. Jannette 0062211
Weinstein & Riley, P.S
14 Penn Plaza, Suite 1300
New York, NY 10122
800-206-7410

Trustee
Arvind Mahendru
5703 Red Bug Lake Road
Suite 284
Winter Springs, FL 32708

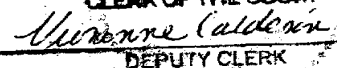
U.S. Trustee
United States Trustee - ORL7
135 W Central Blvd., Suite 620
Orlando, FL 32801

Kevin E. Mangum
Attorney At Law
5100 Highway 17-92, Suite 200
Casselberry, FL 32707

John Zargari
15914 Pendio Dr.
Montverde, FL 34756

Heidi Zargari
15914 Pendio Dr.
Montverde, FL 34756

I CERTIFY THE FOREGOING TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL ON FILE
UNITED STATES BANKRUPTCY COURT
CLERK OF THE COURT

 10/12/10
DEPUTY CLERK